

SPOTLIGHT

American Income Life & National Income Life • September 2002 • Volume 35 • Number 9

American Income's Future



Leadership Development Seminar August, 2002

The Leaders of Tomorrow

It is a proven fact consumers generally buy products and services from individuals whom they consider knowledgeable and trustworthy. At American Income, we believe everything you do as a Producer should revolve around building that trust. Trust is achieved through credibility, and credibility is earned with knowledge. You cannot have one without the other.

We want to provide our Producers with the best resources for understanding the insurance industry, American Income's business and the market we serve. We believe, the knowledge this information provides will ultimately help establish you as a credible professional.

One exceptional resource we provide is the Leadership Development Seminar.

This seminar exists to provide our field force with the knowledge and the tools they need to build their Agencies, their businesses, their credibility and American Income's future leaders.

Seminar participants commit themselves to three days of studying and learning more about recruiting, systems,

training, reports, underwriting, claims, POS and marketing. They interact with Home Office managers and personnel to gain a better understanding of how things work.

The men and women featured on the cover of this month's *Spotlight* are American Income's leaders of tomorrow. These 53 individuals, from Agencies across the country, attended the 2002 Leadership Development Seminar, and because of their talents and capabilities they will be the trailblazers for our future success.

Here is what a couple of attendees had to say about the August seminar:

"A leader knows the way, goes the way and shows the way. The Leadership Development Seminar provided all the best practices from many of the great ALL leaders. These practices will be a very useful tool for our tool box."

Charles Todd

"The Leadership Development Seminar taught me that my mind set is everything. Attitude follows right behind. And vision will show you the light. I will be thrilled to apply my newfound knowledge."

Elizabeth Teffer Hodgson

If you are interested in becoming a leader within your

Agency, ask your Manager or SGA how you can take part in this Leadership Development Seminar. You will be following many others before you who have become credible, knowledgeable — and successful — professional leaders.

American Income is a company which allows people to empower people! It is said that leaders — good leaders — show others the way to success. We want a leadership attitude to filter

through the many levels of this company. We are an organization which actively seeks leaders. We believe it is the leaders we build today who will help build the *Opportunity Unlimited* of tomorrow.

At American Income, we are headed for another record breaking year! We have charted new territories in our quest to fill our customers' demands and to provide you with the information you need to be successful. We believe these trailblazing efforts are what will bring this Company to a new level!

Let's ride — 75 million in 2002!



FROM THE DESK OF:

Roger Smith

President & Chief
Marketing Officer of
American Income Life

"Knowledge is a process of piling up facts; wisdom lies in their simplification."

— Martin H. Fischer

Dates to Remember

Tuesday, Oct. 29, 2002

All business and P.R. credits must be received in Waco to count for October production.

Tuesday, Nov. 26, 2002

All business and P.R. credits must be received in Waco to count for November production.

Thursday, Nov. 28, and Friday, Nov. 29, 2002

The Home Office will be closed for the Thanksgiving Day holiday.

Milestones

\$100,000 In Force

The following Agents have \$100,000 of in-force premium:

Angeles Ordaz

As America Remembers, American Income Remembers

On Sept. 11, 2001, our country changed, our world changed and our lives changed. Now, a year later, we are looking back and remembering.

As I look back on that sunny day last September, I am filled with hope. I hope we as a nation can move forward, and I hope we as citizens of the world can learn to focus not on our differences, but on our similarities. It is my hope that by focusing on what makes us the same, we may come to appreciate what makes us unique. I also hope no one else has to experience what we as Americans experienced Sept. 11.

Let us move forward, but let us not forget!

Brenda Frizzell, Editor

Spotlight

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Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a Year-to-Date award winner. The Producers, who will be recognized at the 2003 Disney® Awards Presentation, are as follows: The top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five CIAs and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be an award winner!

Required Retention Rate

Beginning Jan. 1, 2002, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio*.

Net to Gross: 77 percent

Retention: 64 percent

* Net to Gross is only used during the Producer's first eight months.

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INDIVIDUAL PRODUCERS



1. Timothy Cruise
Woodridge, IL



2. David Tubbin
Crystal, MN



3. Raymond Lau
Burnaby, BC



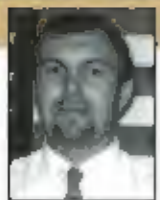
4. Marlon Underwood
Woodridge, IL



5. David Wang
Woodridge, IL



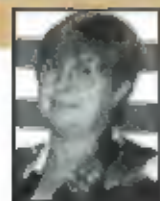
6. James Hopkins
Cincinnati, OH



7. John Williams
Swansea, IL



8. Catherine Clarke
Auckland, NZ



9. Shirley Henson
Swansea, IL



10. Guy Pizarro
Los Angeles, CA

INDIVIDUAL PRODUCERS

All Time Record to Beat

★ Carla Miller	Net ALP \$41,337	Year 2001	Month Nov.
Name	Net ALP	NG*	Rtn
1. Timothy Cruise	\$29,824		72.4
2. David Tubbin	25,695		71.7
3. Raymond Lau	25,043		76.2
4. Marlon Underwood	22,905		73.1
5. David Wang	21,337		71.7
6. James Hopkins	20,958	92	
7. John Williams	19,159	100	
8. Catherine Clarke	15,627	100	
9. Shirley Henson	15,607	96	
10. Guy Pizarro	15,320		66.2
11. Roland Parker	15,296		74.0
12. Joseph Lewis	15,039	90	
13. John Rice	15,014		70.2
14. Brian Traboulay	14,801		82.9
15. John Burnett	14,759	84	
16. David Mah	14,188		68.4
17. Scott Kangas	14,146	87	
18. William Sargent	14,042		69.1
19. James Dattilo	13,910		80.5
20. Jim Bianchi	13,864		85.8
21. Clay-Nghia Nguyen	13,698		73.8
22. Alex Roland	13,551		72.4
23. Joey Kennedy	13,493		71.9
24. Kelly McDonald	13,475		64.8
25. Kent Booze	13,386	88	
26. Lynn Erickson	13,336		78.1
27. Dmitriy Goncharuk	13,230	98	
28. John Franklin	13,190		76.5
29. James Schneider	13,169		80.4
30. Abdulrazzaq Ahmed	13,117		75.7
31. Kris Barron	13,044		69.1
32. Larry Adebesein	13,010		65.4
33. James Peate	12,939		73.3
34. John Hard	12,934	97	
35. Lisa McGee	12,901	100	
36. Ann Lindberg	12,876	83	
37. Ruben Soberanes	12,824		81.4
38. Sergey Tovmenko	12,755	92	
39. Allan Gilbert	12,719	95	
40. Leslie Benson	12,691		85.6
41. Francisco Perez	12,624		82.7
42. Russell Morris	12,344	95	
43. Jennifer Baron	12,341		85.2
44. Larcell Jennings	12,274		64.4
45. Carl Boldon	12,180		66.3
46. Timothy Maxfield	12,075		70.5
47. Paul S. Lee	12,032	89	
48. Immanuel Jarvis	12,009	87	
49. Brad VanAlfen	11,916	100	
50. Joshua Robinson	11,848		72.3

August Qualifiers

MGA	SGA
Eric Nichols	Scott Smith
Wendell Bangs	Rick Altig
Roger Fung	Rick Altig
Marlon Underwood	Scott Smith
David Wang	Scott Smith
Jack Seitz	Rob Boles
Damon Hartley	Geneser-Bitman
Roger Geering	Steve Friedlander
Damon Hartley	Geneser-Bitman
	David Cohen
	Tom Williams
Israel Pena	Tom Williams
Doreen Ryan-Foti	Jatoff-Foti
Brian Traboulay	Rick Altig
Ronald VanWoesik	Vlad Basov
Roger Fung	Rick Altig
Wendell Bangs	Rick Altig
	Hughes-Parekh
James Dattilo	Marc Zipper
Paul Rumbuc	Durhon Oldham
Ronald VanWoesik	Vlad Basov
	Chris Lafond
Gary Williams	Rick Altig
	Jatoff-Foti
Ronald VanWoesik	Vlad Basov
	David Cohen
Nickolay Gusev	Vlad Basov
	David Cohen
Michael Knapick	Scott Smith
Abdulrazzaq Ahmed	Scott Smith
Kevin Frain	Rick Altig
	Matt Blumert
James Peate	Marc Zipper
Gregory Partee	Vic Hancock
James Palmes	Nicholas Nitkowski
Volodymir Derevyanyy	Rick Altig
Doreen Ryan-Foti	Jatoff-Foti
Vladimir Opra	Larry Geneser
Brian Waller	Scott Smith
Wendell Bangs	Rick Altig
Jeffrey Dinocento	Eric Giglione
	Marc Zipper
William Cook	Tom Williams
Eric Neal	Geneser-Bitman
Charles Todd	Scott Smith
Leo Soucy	Rick Mansfield
John McCreary	Furer-Whittinghill
Yumiko Yamashita	Ali Shahrak
Melanie Cohen	Giglione-Brister
Leslie Taylor	Geneser-Bitman

All Time Record to Beat			YTD Qualifiers		
Timothy Cruise	Net ALP \$242,696	Year 2000			
Name	Net ALP	NG ^A	Rtn	MGA	SGA
* 1. Timothy Cruise	\$142,311		72.4	Eric Nichols	Scott Smith
* 2. Marlon Underwood	139,862		73.1	Marlon Underwood	Scott Smith
* 3. James Dattilo	114,359		80.5	James Dattilo	Marc Zipper
* 4. Lance Brown	108,607		80.9	Darren Miller	Cohen-Hartman
* 5. David Wang	104,214		71.7	David Wang	Scott Smith
* 6. Roland Parker	101,734		74.0		Tom Williams
* 7. Kelly McDonald	101,359		64.8		Jatoft-Foti
* 8. Ruben Soberanes	99,367		81.4	Doreen Ryan-Foti	Jatoft-Foti
* 9. Jim Bianchi	98,111		85.8	Paul Rumbuc	Durham Oldham
* 10. John Rica	97,768		70.2	Doreen Ryan-Foti	Jatoft-Foti
11. Joey Kennedy	97,560		71.9	Gary Williams	Rick Altig
12. Al-Karim Walji	94,988		74.5	Melinda-Rae Lyse	Rick Altig
13. David Tubbin	92,646		71.7	Wendell Bangs	Rick Altig
14. Andrew Rossberg	89,906		81.5	Theodore Pappas	Richard Rutt
15. Kandra Roberts	89,857		79.6	Robert Delesky	Eric Giglione
16. Matthew Wolfanger	89,536		81.0	Paul Rumbuc	Durham Oldham
17. Joshua Robinson	89,310		72.3	Leslie Taylor	Geneser-Bitman
18. Jennifer Baron	88,898		85.2	William Cook	Tom Williams
19. Anita St. Arnaud	88,047		79.6	Christine Hartman	Cohen-Hartman
20. Raymond Lau	85,186		76.2	Roger Fung	Rick Altig
21. Alex Roland	84,834		72.4		Chris Lafond
22. Clay-Nghia Nguyen	84,815		73.8	Ronald VanWoesik	Vlad Basov
23. DeMario Cooper	84,693		74.0	DeMario Cooper	Geneser-Bitman
24. Guy Panno	83,966		66.2		David Cohen
25. Russell Morris	83,773	95			Marc Zipper
26. Ramin Maghsoud	82,273		82.1		Vlad Basov
27. Joseph Moore	81,372		79.2	John McCreary	Furer-Whittinghill
28. Leslie Taylor	80,346		73.4	Leslie Taylor	Geneser-Bitman
29. Mark Bleier	80,020		79.7		Gary Bleier
30. Keith Zabrocki	79,719		73.4	Bruce Hennick	Marc Morton
31. Harold McSweeney	79,175		67.0		Robert Patterson
32. John Reinbott	78,293		82.1	Jeffrey Dinocento	Eric Giglione
33. Julie Wells	78,130		76.6	Nickolay Gusev	Vlad Basov
34. Larry Wright	77,621		69.0		Robert Patterson
35. Lynn Erickson	76,955		78.1		David Cohen
36. Douglas Bauknecht	76,584		86.1	Gary Williams	Rick Altig
37. Jeff Hermes	76,416		65.8	Don Goodwin	Kevin Pawlowski
38. Moneesha Smith	76,282		78.1	Byron Watson	Eric Giglione
39. Marcellus Adams	76,174		65.8	Marcellus Adams	Allan Jennings
40. Carl Boldon	75,374		66.3	Charles Todd	Scott Smith
41. Scott Remmey	75,098		79.5	Jeffrey Dinocento	Eric Giglione
42. Mitchell Clem	74,768		78.1		Vlad Basov
43. Scott Kangas	74,357	87		Wendell Bangs	Rick Altig
44. Allen Green	74,125		81.2		Richard Rutt
45. Gary Ponting	73,263	82		Anthony Zuppe	James Surace
46. Ryan Hungate	72,719		71.9	John McCreary	Furer-Whittinghill
47. Larry Adebesein	72,658		65.4		Matt Blumert
48. Eric Guinn	72,582	85		Derek Hartley	Ali Shahrak
49. Emmanuelle Fantoli	72,541		83.9	David Iriye	David Cohen
50. James Peate	72,466		73.3	James Peate	Marc Zipper

^A - Percentage of Net to Gross

Promoted To Supervising Agent

Daniel Andia Robert Glover Georgia	James Bailey Geneser-Bitman Illinois	John Beckley Geneser-Bitman Illinois	Brook Belege Eric Giglione New Jersey	Alex Bluhm Jatoft-Foti California	Kent Boozo Vlad Basov Texas
Robert Boyer Eric Giglione New Jersey	Sherry Callaghan Rick Altig British Columbia	Kevin Carey Mark Hancock Indiana	Jason Crenshaw James Surace Ohio	William Dauphine Rick Altig Minnesota	David DeFonzo Bill Jennings Colorado
Patrick Duray Rick Altig Minnesota	Kierona Fox Geneser-Bitman Illinois	Sonia Gallant Ramin Kouladji Nova Scotia	Jeri-Leigh Henry Nicholas Nitkowski Louisiana	John Hergert Geneser-Bitman Illinois	Adam Herman Tom Williams Florida
Lisa Hinton Shabral Smolenski Virginia	Christopher Hughes Bill Jennings Colorado	Paul Lee Furer-Whittinghill California	Stefco Marenoski James Surace Ohio	Robert McClerren Geneser-Bitman Illinois	Liam McGee Nicholas Nitkowski Louisiana
Mark Morson Nicholas Nitkowski Louisiana	Brian Moore Larry Geneser Kansas	Tammy Moore Bill Jennings Colorado	Steven Morey Scott Smith Michigan	Robert Muehlberg Bill Jennings Colorado	Robert Pomeroy Rick Mansfield Maine
Ted Poulos Giglione-Brister Massachusetts	Shannon Richardson Geneser-Bitman Illinois	Christian Rohde Ed Orill Texas	Richard Rosa Ed Orill Texas	Frank Rosello Ed Orill Texas	Robert Russo Rick Altig Alberta
Stephen Saul Eric Giglione New Jersey	Rickie Shaw Kevin Pawlowski Texas	Ian Simkins Bill Jennings Colorado	Nicky Spiropoulos Ramin Kouladji Nova Scotia	Ryan Stenglein Rick Altig Minnesota	James Sun Rick Altig Washington
Cal Thurlby Scott Smith Illinois	Levi Troyer James Surace Ohio	Zachary VanFleet Ed Orill Texas	Jerome Wiggins Rick Altig Minnesota	Donald Winchell Scott Smith Indiana	James Woodruff Larry Geneser Missouri
Pamela Wright Bill Jennings California					

Promoted To General Agent

Thomas Allgood Hughes-Pareth South Carolina	Paul Beasant Ramin Kouladji Nova Scotia	Justin Brandt Joseph Manone Wisconsin	Landon Burnett James Surace Ohio	Matthew Dahler James Surace Ohio	Emily Daniels Giglione-Brister Massachusetts
Roger Geering Steve Friedlander New Zealand	Ryan Hungate Furer-Whittinghill California	Lesley Hunt Bill Jennings Colorado	Dennis Kelleher Giglione-Brister Massachusetts	Ray Keller Chris Lafond Nebraska	Janie Korus Cohen-Hartman Arizona
Narbert Lopez Tom Williams Florida	James March Ed Orill Texas	Ugo Marmugi Eric Giglione Pennsylvania	Edisundo Martinez Cohen-Hartman Arizona	Richard Morello Eric Giglione New Jersey	Gary Ponting James Surace Ohio
Robert Rangel Bill Jennings Colorado	Alan Reyes Nicholas Nitkowski Louisiana	Aaron Samples Ed Orill Texas	Yanic Santos Geneser-Bitman Illinois	Camy Smith Tom Williams Florida	Scott Stevens Furer-Whittinghill California
William Thompson Vic Hancock Kentucky	Robert Tooley Geneser-Bitman Illinois				

Promoted To Master General Agent

John Baleca Marc Zipper Florida	Jason Danielson Rick Altig South Dakota	Ron Howell Ramin Kouladji Nova Scotia	Israel Pena Tom Williams Florida	Imran Satti Joshua Chalton Ontario	Cathy Thompson Tyronne Conard Maryland
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Promoted To Regional General Agent

Charles Todd Scott Smith Illinois

RETENTION BONUS

QUALIFIER	AGENCY	BONUS
Timothy Cruise	Scott Smith	\$5,070
Raymond Lau	Rick Allig	\$4,758
David Tubbin	Rick Allig	\$4,368
Marlon Underwood	Scott Smith	\$3,894
David Wang	Scott Smith	\$3,827
Brian Traboulay	Rick Allig	\$2,960
Roland Parker	Tom Williams	\$2,906
James Dattilo	Marc Zipper	\$2,782
Jim Bianchi	Durham Oldham	\$2,773
James Schmelder	Scott Smith	\$2,634
Ruben Soberanes	Jatoff-Foti	\$2,565
John Rice	Jatoff-Foti	\$2,553
Leslie Benson	Rick Allig	\$2,538
Lynn Erickson	David Cohen	\$2,534
Francisco Perez	Eric Gigliore	\$2,525
James Hopkins	Ross Boles	\$2,515
John Franklin	David Cohen	\$2,506
Abdulrazzak Ahmed	Scott Smith	\$2,492
Jennifer Baron	Tom Williams	\$2,468
Guy Panno	David Cohen	\$2,451
Joseph Lewis	Tom Williams	\$2,408
William Sargent	Hughes-Parekh	\$2,387
John Burnett	Vlad Basov	\$2,361
Clay-Nghia Nguyen	Vlad Basov	\$2,329
Alex Roland	Chris Lafond	\$2,304
John Williams	Geneser-Bitman	\$2,299
Joey Kennedy	Rick Allig	\$2,294
David Mah	Rick Allig	\$2,270
Scott Kangas	Rick Allig	\$2,263
Jose Sanchez	Scott Smith	\$2,224
Kris Barron	Rick Allig	\$2,218
James Peate	Marc Zipper	\$2,200
Lance Brown	Cohen-Hartman	\$2,180
Kelly McDonald	Jatoff-Foti	\$2,156
Rudi Camenzind	David Cohen	\$2,131
Douglas Bauknecht	Rick Allig	\$2,120
Matthew Wolfanger	Durham Oldham	\$2,101
Larry Adebesein	Matt Blumert	\$2,082
Anita St. Arnaud	Cohen-Hartman	\$2,078
Hai Herman	Durham Oldham	\$2,065
Ann Lindberg	Rick Allig	\$2,060
Timothy Maxfield	Rick Mansfield	\$2,053
Mitchell Clem	Vlad Basov	\$1,999
Russell Morris	Marc Zipper	\$1,975
Larry Bunas	Larry Surace	\$1,966
Larrell Jennings	Geneser-Bitman	\$1,964
Andrew Rosenberg	Richard Ruit	\$1,958
Carl Boldon	Scott Smith	\$1,949
Jesse Espinoza	David Cohen	\$1,942
Paul Lao	Furer-Whittinghill	\$1,925
Immanuel Jarvis	Ali Shahrak	\$1,922
Scott Remmey	Eric Gigliore	\$1,912
Joshua Robinson	Geneser-Bitman	\$1,896
Daniel Phares	Marc Morton	\$1,884
Catherine Clarke	Steve Friedlander	\$1,875
Shirley Hanson	Geneser-Bitman	\$1,873
David Williams	Rick Allig	\$1,821
Michael Perkins	Jatoff-Foti	\$1,808
Anna-Lisa Rajala	Josh Chalom	\$1,775
Mark Bleier	Gary Bleier	\$1,773
Arthur Westergren	Tom Williams	\$1,755
Bulbinder Hayar	Rick Allig	\$1,740
Jinzhou Zhao	Rick Allig	\$1,718
David Thornton	David Cohen	\$1,704
Brian Quinn	Larry Geneser	\$1,676
Jeff Spanaus	Gary Bleier	\$1,669
George Urban	Marc Zipper	\$1,658
Eric Quinn	Ali Shahrak	\$1,650
Frank Lindal	Rick Allig	\$1,639
Robert Ulrich	Jatoff-Foti	\$1,633
Harrison White	Tyrone Conrad	\$1,632
Jamay Wallace	Scott Smith	\$1,631
Don Buttery	Altig-Martyn	\$1,624
George Slurge	Ramin Kouladij	\$1,620
Eric Topper	Ali Shahrak	\$1,611
Kenl Booze	Vlad Basov	\$1,606
Larry Wright	Robert Patterson	\$1,603
Marsha Frye	Marc Morton	\$1,600
Tomas Thundiyil	Scott Smith	\$1,588
Dmitry Goncharuk	Vlad Basov	\$1,586
John DeRoiser	Rick Allig	\$1,583
Michael Czopek	Eric Gigliore	\$1,579
William Thompson	Victor Hancock	\$1,566
John Hard	Victor Hancock	\$1,562

RETENTION BONUS

QUALIFIER	AGENCY	BONUS
Tad Poulos	Gigliore-Bristler	\$1,174
Ryan Hungate	Furer-Whittinghill	\$1,172
Leandrow Alexander	Bill Jennings	\$1,171
Wes Elder	Steve Friedlander	\$1,169
DeMario Cooper	Geneser-Bitman	\$1,168
Stephen Liberto	Eric Gigliore	\$1,167
Neil Zeigler	Dennis Ishler	\$1,158
Richard Corra	Eric Gigliore	\$1,159
Kenneth Hunter	Geneser-Bitman	\$1,158
Ronald Bagley	Richard Ruit	\$1,155
Michael Movissan	Marc Zipper	\$1,155
Denard Cooper	Eric Gigliore	\$1,155
Billy Faulkner	Shahrak-Smolenski	\$1,154
Thomas Young	Bill Jennings	\$1,154
Donald Bouchard	Durham Oldham	\$1,153
Scott Florin	Scott Smith	\$1,152
David Ragland	Matt Blumert	\$1,150
Christopher Folmer	Dennis Ishler	\$1,147
Kevin Appasamy	Rick Allig	\$1,146
Nestor Aramayo	Tom Williams	\$1,146
Todd Faulkner	Ali Shahrak	\$1,145
Kim Brandt	Rick Allig	\$1,142
Sara Beckly	Rick Allig	\$1,141
Rory Lee	Rick Allig	\$1,139
Samuel Cohen	Eric Gigliore	\$1,138
Joseph Habeeb	Vlad Basov	\$1,137
Jeffrey Szmanda	Joseph Manone	\$1,134
Maria Rangel	David Cohen	\$1,133
William Feaster	Ed Orell	\$1,129
Kouassi Appiah	Rick Allig	\$1,125
Justin Brandt	Joseph Manone	\$1,125
Robert Pomerleau	Rick Mansfield	\$1,112
Michael Wade French	Steve Friedlander	\$1,111
Jason Mitchell	Scott Smith	\$1,104
John Bulecza	Marc Zipper	\$1,103
Hansraet Gujral	Rick Allig	\$1,097
Latonya Tucker	Scott Smith	\$1,091
Lyn Luu	David Cohen	\$1,090
Frank Passenti	Eric Gigliore	\$1,081
Lisa Donoghue	Steve Friedlander	\$1,081
Henvalto Pereira	Jatoff-Foti	\$1,074
John Clark	Durham Oldham	\$1,069
Susan Bergh	Eric Gigliore	\$1,068
Harold Cowden	Victor Hancock	\$1,068
Craig Nugars	Rick Allig	\$1,064
Gay Deitch	Dennis Ishler	\$1,059
Larry Kudlacek	Vlad Basov	\$1,056
Michael Krizer	Rick Allig	\$1,054
Gabriel Springer	Marc Morton	\$1,041
Launy Larnar	Geneser-Bitman	\$1,040
David Iarusti	Ed Orell	\$1,039
Chad Harrison	Lisa D'Amico	\$1,034
Jesper Lucas	Eric Gigliore	\$1,033
Jonathan Peete	Eric Ronke	\$1,025
Beau Bequette	Larry Geneser	\$1,024
Derrick Larsen	Rick Allig	\$1,022
Norie Sandoval	David Cohen	\$1,019
Kionna Fox	Geneser-Bitman	\$1,014
Elaina Bosco	Tom Williams	\$1,014
Robert Boyer	Eric Gigliore	\$1,011
Brandon Hodges	Rick Allig	\$1,009
Glen Sylvester	Tyrone Conrad	\$1,006
Marc Panteleone	Richard Ruit	\$992
Patrick Paris	Lisa D'Amico	\$989
Jonathan Brunner	Rick Allig	\$989
David Samalin	Richard Ruit	\$983
Paul Darmelko	Tom Williams	\$983
Michael Virgin	Marc Morton	\$981
Judy Ramos	David Cohen	\$975
Karlton Willis	Marc Zipper	\$973
Robert Gaucl	Nick Nitkowski	\$972
Jason Danielson	Rick Allig	\$968
Marcus Mays	Geneser-Bitman	\$957
Darren Miller	Cohen-Hartman	\$954
Mario Trejo	David Cohen	\$952
Roberta Kenniston	Rick Allig	\$942
Mindy Guisevite	Matt Blumert	\$934
Jeanne Interthal	Lisa D'Amico	\$934
Kathy Mann	Cohen-Hartman	\$914
Doron Yaniv	Rick Allig	\$887
Robert Colley	Tom Williams	\$879
John Hergert	Geneser-Bitman	\$873
James Osio	Durham Oldham	\$871
Monique Love	Rick Allig	\$869

QUALIFIER	AGENCY	BONUS
Jolanta Ladusane	Vlad Basov	\$866
Jer-Leigh Henry	Nick Nitkowski	\$866
Joseph Phillips	Ed Orell	\$863
David Burton	Larry Geneser	\$862
John Lapaglia	Ed Orell	\$862
Nathan Hermonod	Allan Jennings	\$860
David Ballard	Jatoff-Foti	\$859
Ailan Gilbert	Scott Smith	\$859
Tim Smith	Durham Oldham	\$858
Shahzad Khokhar	Josh Chalom	\$857
Kenneth Madden	Jatoff-Foti	\$855
Robert Tooley	Geneser-Bitman	\$855
Jerry Griggs	Vlad Basov	\$850
Carmella Rhymen	David Cohen	\$850
Harry Jameson	Furer-Whittinghill	\$850
Henry Kim	Rick Allig	\$845
Timothy Houser	Durham Oldham	\$844
Lawrence Tenamore	Scott Smith	\$843
Mark Ricci	Eric Gigliore	\$842
Jenei Thomson	Wittenbach-Ostrovsky	\$842
Kariton Roberts	Eric Gigliore	\$841
Rick Risen	Eric Gigliore	\$841
Dane Clay	Ali Shahrak	\$839
James Wallhauser	Shahrak-Smolenski	\$839
Souvaly Khamphoui	Rick Allig	\$837
Christa Carden	Victor Hancock	\$837
Travis Price	Rick Allig	\$837
John Konopka	Eric Gigliore	\$836
Lance Menard	Shahrak-Smolenski	\$835
Lori Swords	Marc Morton	\$830
Patricia Britton	Tyrone Conrad	\$829
Ryan Schultenover	Marc Morton	\$827
David Jennings	Durham Oldham	\$826
Barry Rehm	Ali Shahrak	\$823
Randall Riggs	Rick Allig	\$821
Kevin Bailey	Durham Oldham	\$820
Amy Snyder	Tom Williams	\$820
Benjamin Gibson	Ed Orell	\$814
Christy Starr	Dennis Ishler	\$813
Thomas Reddoch	Kevin Pawlowski	\$811
Gregory Sweet	Geneser-Bitman	\$810
Byron Washington	Joseph Manone	\$806
Michael Stephens	Durham Oldham	\$802
Alexander Ricci	Eric Gigliore	\$800
Benjamin Scoville	Rick Allig	\$800
Chris Gursche	Rick Allig	\$799
Christopher Conforti	Eric Gigliore	\$795
Stephen Morrison	Rick Allig	\$794
Darren Brink	Vlad Basov	\$794
Joseph Guareschi	Durham Oldham	\$793
Rick Hardy	Rick Allig	\$790
Lisa D'Amico	Geneser-Bitman	\$790
John Beckley	Larry Geneser	\$790
Scott Sonnenberg	Larry Geneser	\$790
Eric Ronke	Wittenbach-Ostrovsky	\$789
Don Moehring	Geneser-Bitman	\$788
Christopher Sealey	Bob Glover	\$787
Benjamin Hairs	James Surace	\$786
Clifton Spears	Larry Geneser	\$786
Kelly McClain	Victor Hancock	\$786
Peter Laes	David Cohen	\$783
Eric Brookshire	Tim Schroeder	\$782
Ericrick Sully	Tom Williams	\$780
Alex Langford	Rick Allig	\$777
Daryl Wilkins	Rick Allig	\$754
Waldemar Jonsson	Rick Allig	\$687
Alice Wong	Rick Allig	\$657
Meryn Ee	Rick Allig	\$647
Natalasia Wilson	Wittenbach-Ostrovsky	\$643
Nelson Morell	Eric Gigliore	\$639
Jay Flowers	Rick Allig	\$636
Serge Chenier	Rick Allig	\$635
Evansie McKenzie	Steve Friedlander	\$635
Nathan Jenkins	Geneser-Bitman	\$635
Scott Mellgren	Gary Bleier	\$633
Kishor Gothana	Eric Gigliore	\$632
Allison Smith	Victor Hancock	\$632
Zachary VanFleet	Ed Orell	\$632
Michael Gary	Rick Allig	\$630
Eric Benhoff	Geneser-Bitman	\$629
Roman Berman	Gigliore-Bristler	\$627
Mary Waller	Geneser-Bitman	\$626
Daniel Turdeanu	Rick Allig	\$625
Jeffrey Ahrens	Durham Oldham	\$624
Timothy Shackelford	Rick Mansfield	\$622
Christopher Mohan	Guy Rouelle	\$619
David Nam	Rick Allig	\$617
Bryce Nielson	Allan Jennings	\$617
Pinyuan Liao	Josh Chalom	\$616
Jefferson Mansfield	Larry Geneser	\$616
Randall Copsey	Geneser-Bitman	\$613
Jose Vilas	Rick Allig	\$612
Jason Crenshaw	James Surace	\$611
Jeremy Lindsey	Ed Orell	\$607
Munzer Salah	Geneser-Bitman	\$606
Crystal Sessions	Ali Shahrak	\$606
Kathryn Morschi	Larry Geneser	\$603
James Matsuoka	Rick Allig	\$602
James McDowell	Victor Hancock	\$602
Jarred Starman	Geneser-Bitman	\$601
John Forte	Eric Gigliore	\$601
Maria Fraser	Rick Allig	\$601
Amber-Lyn Seftington	Altig-Martyn	\$599
Terrance Hesrns	Eric Gigliore	\$599
Scott Frame	Rick Allig	\$598
William Madison	Eric Gigliore	\$598
Susanne Munro	Durham Oldham	\$596
Tommie Paul	Geneser-Bitman	\$596
Rachelle Rembert	Marc Morton	\$594
Bryan Fair	Marc Morton	\$592
Barclay MacDonald	Rick Allig	\$590
James Thomas	Vlad Basov	\$588
Noah Staker	Victor Hancock	\$588
Bryan Johnson	Geneser-Bitman	\$587
Jeffrey Purcell	Gigliore-Bristler	\$586
Floyd Hines	Huist Kopp	\$586
Robert Fisk	Larry Geneser	\$586
Jason Schioman	Richard Ruit	\$585
Jonathan Severs	Rick Allig	\$583
Ellsworth St. Cyr	Gary Bleier	\$583
Xiang Rong Li	Rick Allig	\$583
Gordon Williams	Tim Schroeder	\$582
William Plunkett	Hughes-Parekh	\$581
Chris Rose	Altig-Martyn	\$581
Gerald Hammond	Mike Jones	\$565
Matthew Kernan	Mark Hancock	\$562
Cynthia Treichl	Marc Zipper	\$542
Daniel Smith	Gigliore-Bristler	\$486
Kristina Bayardelle	Eric Gigliore	\$481
William Young	Scott Smith	\$481
Jenny Campbell	Rick Allig	\$480
Peter Athas	Wittenbach-Ostrovsky	\$479
Johanna Vasquez	Tom Williams	\$479
Laurence Marscheck	Marc Zipper	\$475
Edwin Jammer	Kevin Pawlowski	\$474
Paul DaSilva	Gigliore-Bristler	\$474
Barbara Wilson	Marc Morton	\$473
Jeremiah Yecs	Furer-Whittinghill	\$462
Scott Jordan	Wittenbach-Ostrovsky	\$460
Saul Clavijo	Tom Williams	\$458
Tracey Johnson	Larry Geneser	\$458
Dustin Flaum	Rick Allig	\$457
David Laggan	Ross Boles	\$454
Rajbala Pandya	Josh Chalom	\$449
Melissa Coskley	Altig-Martyn	\$446
Danielle Patch	Cohen-Hartman	\$445
Catherine Ahlers	Ross Boles	\$444
Brian Moore	Larry Geneser	\$438
Robert Ridley	Tom Williams	\$437
William Dauphne	Rick Allig	\$433
Sean Podtburg	Chris Lafond	\$432
Demick Aisup	Rick Allig	\$431
Odessa Omoroghomwan	Jatoff-Foti	\$431
Zachary Hart	Gary Bleier	\$429
Gregory Krier	Rick Allig	\$428
Mark Groggel	Lisa D'Amico	\$425
Kobie Samuels	Scott Smith	\$367
Carlos Bryant	Geneser-Bitman	\$367
Jamieson Petrie	Rick Allig	\$366
Brian Gray	Dennis Ishler	\$366
Danny Lee	Furer-Whittinghill	\$364
Siddharth Kamwar	Mike Jones	\$383
Dina Hohn	Chris Lafond	\$359
Brian Porter	James Surace	\$359
Deborah Brim	Mark Hancock	\$358
Bradley Shinn	Marc Morton	\$358
Sherry Callaghan	Rick Allig	\$356
Larry Evans	Mark Hancock	\$353
Joseph Cullinan	Robert Patterson	\$349

Total Bonus Paid Out
\$503,678



SUPERVISING AGENTS

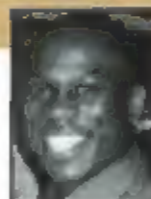
1. John Beckley
Swansea, IL



2. Todd Faulkner
Raleigh, NC



3. Anthony Thomas
Fr. Lauderdale, FL



August Production

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzil

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roubins

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. John Beckley	\$31,761	\$38,691	98		4	Damon Hartley	Geneser-Bitman
2. Todd Faulkner	30,791	39,595	91		4	Ladislav Lesanek	Ali Shahrak
3. Anthony Thomas	28,742	32,548	97		9		Tom Williams
4. James Sun	19,603	25,363	98		4	Wilbur Smith	Rick Altig
5. Asif Javaid	19,120	26,482	86		3	David Hausman	Eric Giglione

YTD Production

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Tracy McNellan	\$72,804	\$106,938		72.4	1	Wendell Bangs	Rick Altig
2. Susan Schweitzer	66,172	117,781		82.0	2	Wendell Bangs	Rick Altig
3. Todd Faulkner	56,538	77,126	91		4	Ladislav Lesanek	Ali Shahrak
4. Asif Javaid	48,312	100,323	86		3	David Hausman	Eric Giglione
5. John McGrath	47,372	69,824	89		3	Melinda-Rae Lyse	Rick Altig

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS

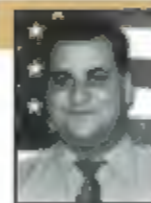
1. Gregory Jeffers
Edison, NJ



2. Peter Hamm
Edison, NJ



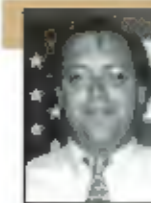
3. Ali Abushalif
Swansea, IL



4. Denise Gilbert
Woodridge, IL



5. Kevin Thornburg
Swansea, IL



August Production

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Gregory Jeffers	\$39,551	\$46,335	92		8	David Hausman	Eric Giglione
2. Peter Hamm	38,719	42,019		77.4	12	David Hausman	Eric Giglione
3. Ali Abushalif	38,691	43,167	97		5	Damon Hartley	Geneser-Bitman
4. Denise Gilbert	38,550	40,020	90		5	Brian Waller	Scott Smith
5. Kevin Thornburg	37,272	39,044	89		3	Damon Hartley	Geneser-Bitman
6. Scott Geisel	35,813	41,486		70.7	7		Lisa D'Amico
7. William Thompson	34,400	44,838	95		5	Gregory Parlee	Vic Hancock
8. Jim Bianchi	31,785	45,650	92		5	Paul Rumbuc	Durhon Oldham
9. Emmanuelle Fantoli	30,324	31,316	87		7	David Iriye	David Cohen
10. James Boucher	28,632	34,609		81.3	6	William Cook	Tom Williams

YTD Production

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Peter Hamm	\$228,404	\$236,729		77.4	12	David Hausman	Eric Giglione
* 2. Scott Geisel	213,771	242,577		70.7	7		Lisa D'Amico
* 3. Samuel James	192,806	255,359		72.3	5		Wittenbach-Ostrovsky
* 4. Jeffrey Ravnitzky	158,288	193,242		73.9	3	Israel Pena	Tom Williams
* 5. Jim Bianchi	141,193	233,079	92		5	Paul Rumbuc	Durhon Oldham
6. Tracy Haden	134,888	169,486		64.6	8		Kevin Pawlowski
7. Denise Gilbert	131,730	159,368	90		5	Brian Waller	Scott Smith
8. Hal Herman	122,090	182,769		81.1	3	Paul Rumbuc	Durhon Oldham
9. Francisco Perez	120,258	189,470		73.6	3	Jeffrey Dinocento	Eric Giglione
10. Tod Brown	116,159	161,153		78.3	3	William Heath	Mark Hancock

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

MASTER GENERAL AGENTS



1. David Hausman
Edison, NJ



2. Damon Hartley
Swansea, IL



3. Eric Neal
Swansea, IL



4. Paul Rumbac
Rochester, NY



5. Kevin Surles
Dallas, TX



6. David Iriye
Los Angeles, CA



7. Ronald VanWoeseik
Irving, TX



8. John McCreary
San Diego, CA



9. Israel Pena
Ft. Lauderdale, FL



10. Lee Conti
Los Angeles, CA

MASTER GENERAL AGENTS

August Production

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. David Hausman	\$117,023	\$138,230		67.9	28	Eric Giglione
2. Damon Hartley	116,276	122,680		64.0	16	Geneser-Bitman
3. Eric Neal	106,696	99,678		69.7	18	Geneser-Bitman
4. Paul Rumbac	96,236	158,308		80.4	19	Durhon Oldham
5. Kevin Surles	73,241	70,450	79		24	Ed Orell
6. David Iriye	68,500	68,500		71.3	18	David Cohen
7. Ronald VanWoeseik	67,252	66,439		70.5	8	Vlad Basov
8. John McCreary	64,247	64,247		66.5	17	Furer-Whittinghill
9. Israel Pena	61,043	64,848	86		14	Tom Williams
10. Lee Conti	53,918	63,941		74.1	21	David Cohen
11. Steven Greer	53,122	61,745	94		7	Durhon Oldham
12. Wendell Bangs	51,966	100,667		76.1	14	Rick Altig
13. Steven Jakubczak	51,556	73,732		71.5	14	Scott Smith
14. Gregory Partee	50,488	71,747		69.1	9	Vic Hancock
15. William Cook	49,645	49,073		74.3	13	Tom Williams
16. Melanie Cohen	47,048	55,537	86		12	Giglione-Brister
17. Brian Waller	46,887	47,657		76.1	9	Scott Smith
18. James Logan	46,552	52,995		81.5	20	Hughes-Parekh
19. Vito Pecoraro	46,479	57,101		67.5	16	Eric Giglione
20. Charlotte Braddon	44,097	50,230		75.0	11	Altig-Martyn

YTD Production

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbac	\$1,060,709	\$1,303,793		80.4	19	Durhon Oldham
* 2. Jeffrey Dinocento	805,667	1,066,619		72.6	20	Eric Giglione
* 3. Eric Neal	767,724	807,762		69.7	18	Geneser-Bitman
* 4. Wendell Bangs	582,846	768,287		76.1	14	Rick Altig
* 5. David Hausman	556,142	743,888		67.9	28	Eric Giglione
6. John McCreary	501,962	504,668		66.5	17	Furer-Whittinghill
7. David Iriye	496,337	508,842		71.3	18	David Cohen
8. Damon Hartley	486,687	541,105		64.0	16	Geneser-Bitman
9. Lee Conti	465,039	526,597		74.1	21	David Cohen
10. William Cook	464,222	482,533		74.3	13	Tom Williams
11. Steven Jakubczak	451,069	544,973		71.5	14	Scott Smith
12. Doreen Ryan-Foti	425,348	767,517		71.2	20	Jatoft-Foti
13. Christine Hartman	419,700	746,715		72.0	9	Cohen-Hartman
14. Brandon Geneser	394,718	506,730		69.3	12	Larry Geneser
15. Robert Delesky	384,611	401,782		73.0	8	Eric Giglione
16. Vito Pecoraro	376,085	469,379		67.5	16	Eric Giglione
17. Kevin Surles	373,792	408,742	79		24	Ed Orell
18. John Akers	369,010	402,760		73.1	8	Chris Lafond
19. Wilbur Smith	360,234	655,828		66.9	11	Rick Altig
20. Gregory Partee	356,445	538,112		69.1	9	Vic Hancock

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus
65 Percent and 70 Percent MGA Contracts
57.5 Percent GAs Coded Under MGA

August Bonus Qualifiers

Damon Hartley \$12,108	Brian Schaefer \$3,523	James Logan \$2,263	Marcus Smith \$1,110	Zenolha Gardner \$371
Ronald VanWoessik \$8,326	Brian Walter \$3,483	Matthew Hart \$2,210	Robert Biddle \$1,069	Yanic Santos \$362
Paul Rumbac \$7,499	Ilija Orjovic \$3,099	Sidney Hodgskiss \$2,209	Eric Nichols \$895	Jason Schiomann \$354
David Hausman \$7,314	Bruce Hennick \$3,018	Paul Hardy \$2,206	Steve Foti \$852	David Wang \$351
Steven Greer \$7,241	Robert Delesky \$2,898	Lee Conti \$2,113	William Thompson \$787	Lorena Barriere \$348
Eric Neal \$6,983	Doreen Ryan-Fall \$2,797	Nathanael Campbell \$1,760	Gregory Jettors \$762	Scott Georger \$309
David Iriye \$6,127	Brian Trauboulay \$2,751	Henry Moran \$1,722	Jim Bianchi \$756	Dorian Oldham \$308
Nickolay Gusev \$5,920	Christine Hartman \$2,750	Byron Watson \$1,687	Vance Rouatree \$748	Matthew Wollanger \$293
Gregory Partee \$5,754	DeMario Cooper \$2,728	Rajeev Arora \$1,442	Emmanuel Fantoli \$742	Lisa Donoghue \$288
Ladislav Lesanek \$5,663	Joseph Diecetue \$2,720	Adam Kiss \$1,405	Peter Hamm \$700	James March \$287
Jeffrey Dinocento \$5,637	Charlotte Braddon \$2,714	Ali Abushalif \$1,317	John Reinbolt \$673	Dean Baucage \$274
Wendell Bangs \$5,483	Timothy Collier \$2,473	Kevin Thornburg \$1,304	James Boucher \$671	Joseph Ricci \$273
Bill Cook \$5,295	Russell Chang \$2,370	Lawrence Hauck \$1,281	Francisco Perez \$617	Peter Novellino \$265
Kevin Surles \$4,543	Jeff Churchfield \$2,354	Blair Schurr \$1,214	James Holloway \$582	Shannon Lee \$264
Wilbur Smith \$4,143	Leo Soucy \$2,339	Errol Doerr \$1,213	Keith Zabrocki \$539	Melinda-Rae Lyse \$258
John McCreary \$3,950	Jonathan Saluk \$2,320	Denise Gilbert \$1,161	Robert Tooley \$424	Edmondo Martinez \$109
Israel Pena \$3,845	Imran Satti \$2,290	Dan Phillips \$1,154	Richard Cerra \$386	John Haber \$89
Steven Jakubczak \$3,654	Patrick Shehan \$2,285	Daniel Pheares \$1,132	Lesley Hunt \$385	

Total \$204,693

Qualifiers

Richard Case	\$1,013
Kenneth Altizer	\$1,013
Darrell Dorey	\$1,013
Leo VanDenBussche	\$938
David Blaisdell	\$878
Roy Jessome	\$863
John Wilkinen	\$825
Bernard Wendekier	\$750
Jacqueline deVaughl	\$750
Laurie Onasch	\$748
Sandra Johnson	\$715
Robin Dentham	\$675
Jenny Williams	\$645
Vivian Dwyer	\$588
Malka Arony	\$575
Krissa Hensley	\$575
Eileen Hanson-Kelly	\$525
Brenda DiSemma	\$465
Donald Spohn	\$460
Linda Baukrecht-Hicks	\$338
Brenda Swecker	\$330
James Tasker	\$330
Joseph Ward	\$300
Pater Nielsen	\$300
Eric McKee	\$275
John Molina	\$263
Patti Morgan	\$263
Terrie Hobson	\$260
Cheryl Cook	\$250
Susan Fuldauer	\$240
Robert Dalley	\$230
Charles Hill	\$220
Tim Farr	\$210
Sharon Swinford	\$200
Lawrence Curtice	\$200

TOTAL
\$18,103

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER



PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Jacqueline deVooght
Calgary, AB



Bernard Wendekier
Kaneohe, HI

Category B:



Laurie Onasch
Menomonee Falls, WI



Sandra Johnson
Appleton, WI

Category C:



Roy Jessome
Halifax, NS



Manon Brulotte
St. Laurent, PQ

August Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	23,992	Rick Altig
2. Malka Arony	3,851	Cohen-Hartman
3. Charles Hill	3,119	Jatoff-Foti

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Jacqueline deVooght	5,036	Rick Altig
2. Bernard Wendekier	4,770	Rick Altig
3. Rona Spano	4,750	Scott Smith
4. John Wilkinson	3,566	Scott Smith
5. Leo VanDenBussche	3,093	Rick Altig

Category B	No. Cards	SGA
1. Laurie Onasch	2,843	Manone & Altig
2. Sandra Johnson	2,377	Gary Bleier
3. Malka Arony	2,254	Cohen-Hartman
4. Becky Cutler	1,597	Bill Jennings
5. Donald Spohn	1,555	Marc Morton

All Time PR Group Production Record

Month: 125 groups Darrell Dorey

Category C	No. Groups	SGA
1. Roy Jessome	36	Ramin Kouladji
2. Manon Brulotte	28	Rick Altig
3. Darrell Dorey	17	Ramin Kouladji
4. Richard Case	14	James Surace
5. Kenneth Altizer	13	Marc Morton

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	134,134	Rick Altig
*2. Malka Arony	36,973	Cohen-Hartman
3. Richard Meshulam	27,583	David Cohen

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Brenda DiSomma	24,495	Eric Giglione
*2. Rona Spano	23,598	Scott Smith
*3. Robin Denham	22,798	Larry Geneser
4. Richard Meshulam	21,525	David Cohen
5. Leo VanDenBussche	16,297	Rick Altig

Category B	No. Cards	SGA
*1. Laurie Onasch	16,466	Manone & Altig
*2. Malka Arony	15,373	Cohen-Hartman
*3. Lydia Hovanski	10,108	Allan Jennings
4. Catherine Briggie	9,443	Cohen-Hartman
5. Sandra Johnson	9,317	Gary Bleier

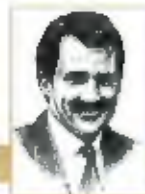
All Time PR Group Production Record

YTD: 330 groups Darrell Dorey

Category C	No. Groups	SGA
*1. Darrell Dorey	417	Ramin Kouladji
*2. Richard Case	103	James Surace
*3. Roy Jessome	93	Ramin Kouladji
4. Kenneth Altizer	89	Marc Morton
5. Joseph Ward	87	Geneser-Bitman

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two P.R. Representatives coded and meet all production requirements.

STATE GENERAL AGENTS



Eric Giglione

Category I	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Eric Giglione	\$340,884	\$168,000	203	\$462,121		70.9	\$3,511,697	\$1,344,000	261	\$4,425,668
Larry Geneser	195,179	106,000	181	276,393		67.0	2,117,444	876,000	242	2,596,404
Rick Altig	776,139	468,000	166	1,197,856		66.3	5,942,253	3,672,000	162	9,350,733
Scott Smith	265,938	240,000	111	544,358		67.0	2,581,546	1,764,000	146	4,288,331
David Cohen	157,005	156,000	101	285,946		75.0	1,461,550	1,176,000	124	2,359,227



Durhon Oldham

Category II	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Durhon Oldham	\$149,358	\$72,000	207	\$220,053		80.3	\$1,212,395	\$576,000	210	\$1,415,486
Vlad Basov	107,573	84,000	128	149,568		75.6	457,662	492,000		950,251
Giglione-Brister	102,116	84,000	122	124,180	88		486,485	324,000	150	566,944



Tom Williams

Category III	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Tom Williams	\$148,018	\$60,000	247	\$220,304		69.9	\$1,244,690	\$480,000	259	\$1,662,245
Vic Hancock	118,582	60,000	198	146,640	96		118,582	60,000	198	146,640
Marc Morton	110,085	60,000	183	145,783		71.4	809,464	480,000	169	1,043,598
Allan Jennings	84,537	60,000	141	97,290	82		370,749	336,000	110	470,042
Mark Hancock	64,724	60,000	108	91,740		69.6	537,653	480,000	112	705,595

STATE GENERAL AGENTS



Larry Geneser & Slav Bitman

Category IV	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Geneser-Bitman	\$299,825	\$48,000	625	\$337,876		83		\$1,520,469	\$288,000	528	\$1,820,792
Bill Jennings	74,746	48,000	156	109,449		75.9	802,414	384,000	209	991,910	
Furer-Whittinghill	72,991	48,000	152	93,720		69.8	775,240	384,000	202	896,637	
Steve Friedlander	64,519	48,000	134	96,414		72.3	806,573	384,000	210	1,026,937	
Willenbach-Ostrovsky	63,017	48,000	131	62,757		74.8	522,866	372,000	141	555,850	
Rob Boles	57,930	48,000	121	83,983		97	57,930	48,000	121	83,983	
Chris Lafond	53,048	48,000	111	79,655		73.0	540,683	336,000	161	752,543	
Lisa D'Amico	51,377	48,000	107	74,593		67.2	263,705	384,000		489,436	



Rick Altig & Alan Martyn

Category V	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Altig-Martyn	\$83,030	\$36,000	231	\$108,598		69.7	\$518,807	\$288,000	180	\$615,655
Gary Bleier	43,896	36,000	122	66,318		69.8	265,697	288,000		447,135
Rick Mansfield	42,062	36,000	117	48,654		67.2	186,006	288,000		263,040

NEW STATE GENERAL AGENT



David Zophin

David has been promoted to State General Agent in Meriden, Connecticut. David was formerly a Master General Agent out of Dallas, Texas under Ed Orell. He has been with AIL since October 1999.

Congratulations David!

Do Dolphins Come With Your Sunset?

They do when you visit
Orlando, Florida.

Orlando definitely has something for everyone, from comedy clubs and a Texas two-steppin' rodeo bar with live bull riding, to Polynesian luaus and cartoon character dinners. Families can check out fireworks and parades, themed dining events and high-stepping Lippizaner stallions. Massive movie theaters, which dot the metropolitan area, play Hollywood fare, avant-garde films and plenty of cartoons. For a taste of Orlando's nightlife, there are martini bars, cigar bars, piano bars, high-energy dance clubs, taverns, and posh supper clubs. Once the center for cotton, cattle and citrus, Orlando is now a 90 attraction, 3,800 restaurant and 99,000 room hot-spot — dolphin sunset included!

ORLANDO